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a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;
 a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and
 template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 18 as follows:

18. (once amended) A method for recording, predicting, and comparing financial data using a personal financial management software program, comprising:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data from current financial transactions for recording purposes using objects of a current activity tool;

B input to the simulator
 entering projected financial data for simulating financial activity using objects of a planning analysis tool;

comparing current financial data with projected financial data using objects of a budgeting analysis tool; and

grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 31 as follows:

31. (once amended) A computer-implemented method for personal financial management, comprising the steps of:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

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 entering data into objects belonging to an account class, a category class, and a transaction class based on past, current, and projected financial transactions;

defining objects belonging to a template class that associate common activities to a financial transaction comprising objects of an account class, a category class, and a transaction class;
 simulating financial activity due to all objects representing financial transactions from the earliest past date to the latest future date entered;
 tracking cash flows by use of cash objects;
 identifying and graphically depicting discrepancies and shortfalls in the simulated transactions;
 comparing current financial data with projected financial data based on objects representing financial transactions;
 adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity;
 displaying a to-do list for prompting the user to initiate planned actions; and
 grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 34 as follows:

34. (once amended) A personal financial management system for recording, predicting, and comparing financial data, comprising:
 a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;
 a current activity tool comprising objects for entering data from current financial transactions for recording purposes;
 a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;
 a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and
 template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.